



Order Filed on June 22, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Joseph G. Devine, Jr. Esq. (ID #031072011)  
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30 Montgomery Street, Suite 1205  
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(518) 786-9069  
Attorneys for Creditor, TD Bank, N.A.

In Re:

Michael H. Laska dba Laska Home  
Improvements, LLC,

Debtor.

Case No.: 19-23166-ABA

Judge: Hon. Andrew B. Altenburg

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 22, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

DISTRICT OF NEW JERSEY  
UNITED STATES BANKRUPTCY COURT

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Case No.: 19-23166-ABA

Judge: Hon. Andrew B. Altenburg

Chapter: 13

**CONSENT ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

WHEREAS, TD Bank, N.A. (hereinafter "creditor") moved for an Order, pursuant to 11 U.S.C. Section 362(d)(1), authorizing relief from automatic stay, herein; and

WHEREAS, the parties have agreed to resolve the instant dispute by this Consent Order;

NOW THEREFORE, the creditor and debtor hereby agree as follows:

1. That the debtor shall cure the post-petition default of \$396.35, while remaining current on regular monthly payments, by making a series of payments as follows:

- (1) Debtor shall make one payment in the amount of \$132.12 to the creditor no later than May 1, 2020;

- (2) Debtor shall make one payment in the amount of \$132.12 to the creditor no later than June 1, 2020;

- (3) Debtor shall make one payment in the amount of \$132.11 to the creditor no later than July 1, 2020;

2. The debtor shall continue to make regular monthly payments pursuant to the terms of the Mortgage Contract in a timely fashion commencing with the payment due on or before May 8, 2020 in the amount of \$396.35.

3. In the event debtor fails to make any payment called for in this Consent Order within thirty (30) days of the due date, creditor may submit a certification of default and a proposed Order for Relief from Automatic Stay to the Court and serve a copy of such certification of default upon the debtors and counsel for debtors. Fourteen (14) days after receipt of a certification of default, the Court will enter an Order granting the creditor relief from the automatic stay unless the debtor has filed an objection to the certification of default specifying reasons for the objection; in which case the Court will set a hearing on the objection.

4. The debtor shall reimburse the creditor through the Chapter 13 Plan for its attorneys' fees in the amount of \$350.00 and costs of \$181.00 for bringing the motion for relief from the automatic stay.

/s/ Joseph G. Devine, Jr.  
Joseph G. Devine, Jr., Esq.  
Attorneys for Creditor  
Schiller, Knapp, Lefkowitz & Hertz, LLP  
30 Montgomery Street, Suite 1205  
Jersey City, New Jersey 07302  
Date: May 4, 2020

/s/ Eric Clayman  
Eric Clayman, Esq.  
Attorney for Debtor  
Jenkins & Clayman  
413 White Horse Pike  
Audubon, NJ 08106  
Date: May 4, 2020

## Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael H. Laska  
DebtorCase No. 19-23166-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db +Michael H. Laska, 124 Todd Avenue, Bellmawr, NJ 08031-2132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

Eric Clayman on behalf of Debtor Michael H. Laska jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
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Joseph Gunnar Devine, Jr on behalf of Creditor TD Bank, N.A. jdevine@schillerknapp.com,  
kcollins@schillerknapp.com;lgadomski@schillerknapp.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Mitchell L Chambers, Jr. on behalf of Plaintiff Bonnie Howatt ecfbc@comcast.net  
Mitchell L Chambers, Jr. on behalf of Creditor Bonnie Howatt ecfbc@comcast.net  
Richard Gerbino on behalf of Creditor TD Bank, N.A. rgerbino@schillerknapp.com,  
kcollins@schillerknapp.com;lgadomski@schillerknapp.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9